

**UNITED STATES BANKRUPTCY COURT  
MIDDLE DISTRICT OF PENNSYLVANIA**

**IN RE:**

TERRY CHARLES POLITO  
APRIL CAROLYN POLITO

**CHAPTER:** 13

**Debtor(s)** **CASE NO.5** 20-02330

**NOTICE**

The confirmation hearing on the 1ST Amended Plan ("Plan") has been scheduled for the Debtor(s) at the following date, time, and location:

Date: May 5, 2021 Time: 9:30 'AM

Location: MAX ROSENN FEDERAL  
COURTHOUSE 197 MAIN ST.  
WILKES BARRE PA, 18701

The deadline for filing objections to confirmation of the Plan is: April 28, 2021.

Evidentiary hearings will not be conducted at the time of the confirmation hearing. If it is determined at the confirmation hearing that an evidentiary hearing is required, an evidentiary hearing will be scheduled for a future date.

A copy of the Plan is enclosed with this Notice. A copy may also be obtained from the case docket through PACER or from the Bankruptcy Clerk's Office.

Requests to participate in a hearing telephonically shall be made in accordance with Local Bankruptcy Rule 9074-1(a).

Date: March 25, 2021

Filed by: /s/Bradley Warren Weidenbaum,  
Esq.

**LOCAL BANKRUPTCY FORM 3015-1****IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE MIDDLE DISTRICT OF PENNSYLVANIA**

IN RE:

TERRY CHARLES POLITO  
APRIL CAROLYN POLITO

CHAPTER 13

CASE NO. 5 -bk-20- 2330-RNO

       ORIGINAL PLAN1ST AMENDED PLAN (Indicate 1st, 2nd, 3rd, etc.)       Number of Motions to Avoid Liens       Number of Motions to Value Collateral**CHAPTER 13 PLAN****NOTICES**

Debtors must check one box on each line to state whether or not the plan includes each of the following items. If an item is checked as "Not Included" or if both boxes are checked or if neither box is checked, the provision will be ineffective if set out later in the plan.

1	The plan contains nonstandard provisions, set out in § 9, which are not included in the standard plan as approved by the U.S. Bankruptcy Court for the Middle District of Pennsylvania.	Included	✓ Not Included
2	The plan contains a limit on the amount of a secured claim, set out in § 2.E, which may result in a partial payment or no payment at all to the secured creditor.	Included	✓ Not Included
3	The plan avoids a judicial lien or nonpossessory, nonpurchase-money security interest, set out in § 2.G.	Included	✓ Not Included

**YOUR RIGHTS WILL BE AFFECTED**

READ THIS PLAN CAREFULLY. If you oppose any provision of this plan, you must file a timely written objection. This plan may be confirmed and become binding on you without further notice or hearing unless a written objection is filed before the deadline stated on the Notice issued in connection with the filing of the plan.

**1. PLAN FUNDING AND LENGTH OF PLAN.****A. Plan Payments From Future Income**

1. To date, the Debtor paid \$2100.00 (enter \$0 if no payments have been made to the Trustee to date). Debtor shall pay to the Trustee for the remaining term of the plan the following payments. If applicable, in addition to monthly plan payments, Debtor shall make conduit payments through the Trustee as set forth below. The total base plan is \$21600.00, plus other payments and property stated in § 1B below:

Start mm/yyyy	End mm/yyyy	Plan Payment	Estimated Conduit Payment	Total Monthly Payment	Total Payment Over Plan Tier
4/1/2021	12/1/2021	\$300.00		\$300.00	\$2700.00
1/1/2022	12/1/2023	\$450.00		\$450.00	\$10800.00
1/1/2024	12/1/2024	\$500.00		\$500.00	\$6000.00
				Total Payments:	19500.00

2. If the plan provides for conduit mortgage payments, and the mortgagee notifies the Trustee that a different payment is due, the Trustee shall notify the Debtor and any attorney for the Debtor, in writing, to adjust the conduit payments and the plan funding. Debtor must pay all post-petition mortgage payments that come due before the initiation of conduit mortgage payments.
3. Debtor shall ensure that any wage attachments are adjusted when necessary to conform to the terms of the plan.
4. CHECK ONE: (✓) Debtor is at or under median income. *If this line is checked, the rest of § 1.A.4 need not be completed or reproduced.*

( ) Debtor is over median income. Debtor estimates that a minimum of \$ must be paid to allowed unsecured creditors in order to comply with the Means Test.

**B. Additional Plan Funding From Liquidation of Assets/Other**

1. The Debtor estimates that the liquidation value of this estate is \$\_\_\_\_\_. (Liquidation value is calculated as the value of all non-exempt assets after the deduction of valid liens and encumbrances and before the deduction of Trustee fees and priority claims.)

*Check one of the following two lines.*

☒ No assets will be liquidated. *If this line is checked, skip § 1.B.2 and complete § 1.B.3 if applicable.*

☐ Certain assets will be liquidated as follows:

2. In addition to the above specified plan payments, Debtor shall dedicate to the plan proceeds in the estimated amount of \$\_\_\_\_\_ from the sale of property known and designated as \_\_\_\_\_. All sales shall be completed by \_\_\_\_\_, 20\_\_\_\_. If the property does not sell by the date specified, then the disposition of the property shall be as follows: \_\_\_\_\_

3. Other payments from any source(s) (describe specifically) shall be paid to the Trustee as follows: \_\_\_\_\_

**2. SECURED CLAIMS.****A. Pre-Confirmation Distributions. Check one.**

☒ None. *If "None" is checked, the rest of § 2.A need not be completed or reproduced.*

☐ Adequate protection and conduit payments in the following amounts will be paid by the Debtor to the Trustee. The Trustee will disburse these payments for which a proof of claim has been filed as soon as practicable after receipt of said payments from the Debtor.

Name of Creditor	Last Four Digits of Account Number	Estimated Monthly Payment

1. The Trustee will not make a partial payment. If the Debtor makes a partial plan payment, or if it is not paid on time and the Trustee is unable to pay timely a payment due on a claim in this section, the Debtor's cure of this default must include any applicable late charges.
2. If a mortgagee files a notice pursuant to Fed. R. Bankr. P. 3002.1(b), the change in the conduit payment to the Trustee will not require modification of this plan.

**B. Mortgages (Including Claims Secured by Debtor's Principal Residence) and Other Direct Payments by Debtor. Check one.**

☐ None. If "None" is checked, the rest of § 2.B need not be completed or reproduced.

☒ Payments will be made by the Debtor directly to the creditor according to the original contract terms, and without modification of those terms unless otherwise agreed to by the contracting parties. All liens survive the plan if not avoided or paid in full under the plan.

Name of Creditor	Description of Collateral	Last Four Digits of Account Number
PNC BANK	2016 RAM 2500	2763
M & T BANK	106 Peggy Lane, Kunkletown, PA 18058	2529
JP MORGAN CHASE	2019 SUBARU IMPREZA LEASE	6805

**C. Arrears (Including, but not limited to, claims secured by Debtor's principal residence). Check one.**

☒ None. If "None" is checked, the rest of § 2.C need not be completed or reproduced.

☐ The Trustee shall distribute to each creditor set forth below the amount of arrearages in the allowed claim. If post-petition arrears are not itemized in an allowed claim, they shall be paid in the amount stated below. Unless otherwise ordered, if relief from the automatic stay is granted as to any collateral listed in this section, all payments to the creditor as to that collateral shall cease, and the claim will no longer be provided for under § 1322(b)(5) of the Bankruptcy Code:

Name of Creditor	Description of Collateral	Estimated Pre-petition Arrears to be Cured	Estimated Postpetition Arrears to be Cured	Estimated Total to be paid in plan

**D. Other secured claims (conduit payments and claims for which a § 506 valuation is not applicable, etc.)**

☒ None. If "None" is checked, the rest of § 2.D need not be completed or reproduced.

☐ The claims below are secured claims for which a § 506 valuation is not applicable, and can include: (1) claims that were either (a) incurred within 910 days of the petition date and secured by a purchase money security interest in a motor vehicle acquired for the personal use of the Debtor, or (b) incurred within 1 year of the petition date and secured by a purchase money security interest in any other thing of value; (2) conduit payments; or (3) secured claims not provided for elsewhere.

1. The allowed secured claims listed below shall be paid in full and their liens retained until the earlier of the payment of the underlying debt determined under nonbankruptcy law or discharge under §1328 of the Code.
2. In addition to payment of the allowed secured claim, present value interest pursuant to 11 U.S.C. §1325(a)(5)(B)(ii) will be paid at the rate and in the amount listed below, unless an objection is raised. If an objection is raised, then the court will determine the present value interest rate and amount at the confirmation hearing.
3. Unless otherwise ordered, if the claimant notifies the Trustee that the claim was paid, payments on the claim shall cease.

Name of Creditor	Description of Collateral	Principal Balance of Claim	Interest Rate	Total to be Paid in Plan

**E. Secured claims for which a § 506 valuation is applicable.** *Check one.*

- ☒ None. *If "None" is checked, the rest of § 2.E need not be completed or reproduced.*
- ☐ Claims listed in the subsection are debts secured by property not described in § 2.D of this plan. These claims will be paid in the plan according to modified terms, and liens retained until the earlier of the payment of the underlying debt determined under nonbankruptcy law or discharge under §1328 of the Code. The excess of the creditor's claim will be treated as an unsecured claim. Any claim listed as "\$0.00" or "NO VALUE" in the "Modified Principal Balance" column below will be treated as an unsecured claim. The liens will be avoided or limited through the plan or Debtor will file an adversary or other action (select method in last column). To the extent not already determined, the amount, extent or validity of the allowed secured claim for each claim listed below will be determined by the court at the confirmation hearing. Unless otherwise ordered, if the claimant notifies the Trustee that the claim was paid, payments on the claim shall cease.

Name of Creditor	Description of Collateral	Value of Collateral (Modified Principal)	Interest Rate	Total Payment	Plan, Adversary or Other Action

**F. Surrender of Collateral.** *Check one.*

☒ None. *If “None” is checked, the rest of § 2.F need not be completed or reproduced.*

☐ The Debtor elects to surrender to each creditor listed below the collateral that secures the creditor’s claim. The Debtor requests that upon confirmation of this plan or upon approval of any modified plan the stay under 11 U.S.C. §362(a) be terminated as to the collateral only and that the stay under §1301 be terminated in all respects. Any allowed unsecured claim resulting from the disposition of the collateral will be treated in Part 4 below.

Name of Creditor	Description of Collateral to be Surrendered

**G. Lien Avoidance.** *Do not use for mortgages or for statutory liens, such as tax liens. Check one.*

☒ None. *If “None” is checked, the rest of § 2.G need not be completed or reproduced.*



\_\_\_\_ The Debtor moves to avoid the following judicial and/or nonpossessory, nonpurchase money liens of the following creditors pursuant to § 522(f) (this § should not be used for statutory or consensual liens such as mortgages).

Name of Lien Holder			
Lien Description For judicial lien, include court and docket number.			
Description of the lien property			
Liened Asset Value			
Sum of Senior Liens			
Exemption Claimed			
Amount of Lien			
Amount Avoided			

### 3. PRIORITY CLAIMS.

#### A. Administrative Claims

1. Trustee's Fees. Percentage fees payable to the Trustee will be paid at the rate fixed by the United States Trustee.
2. Attorney's fees. Complete only one of the following options:
  - a. In addition to the retainer of \$1500.00 \_\_\_\_\_ already paid by the Debtor, the amount of \$2500.00 \_\_\_\_\_ in the plan. This represents the unpaid balance of the presumptively reasonable fee specified in L.B.R. 2016-2(c); or
  - b. \$ \_\_\_\_\_ per hour, with the hourly rate to be adjusted in accordance with the terms of the written fee agreement between the Debtor and the attorney. Payment of such lodestar compensation shall require a separate fee application with the compensation approved by the Court pursuant to L.B.R. 2016-2(b).
3. Other. Other administrative claims not included in §§ 3.A.1 or 3.A.2 above. *Check one of the following two lines.*

☒ None. *If "None" is checked, the rest of § 3.A.3 need not be completed or reproduced.*

\_\_\_\_ The following administrative claims will be paid in full.

Name of Creditor	Estimated Total Payment

**B. Priority Claims (including, certain Domestic Support Obligations)**

Allowed unsecured claims entitled to priority under § 1322(a) will be paid in full unless modified under §9.

Name of Creditor	Estimated Total Payment

**C. Domestic Support Obligations assigned to or owed to a governmental unit under 11 U.S.C. §507(a)(1)(B).** Check one of the following two lines.

☒ None. If "None" is checked, the rest of § 3.C need not be completed or reproduced.

☐ The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim. *This plan provision requires that payments in § 1.A. be for a term of 60 months (see 11 U.S.C. §1322(a)(4)).*

Name of Creditor	Estimated Total Payment

**4. UNSECURED CLAIMS****A. Claims of Unsecured Nonpriority Creditors Specially Classified.** *Check one of the following two lines.*

☒ None. *If "None" is checked, the rest of § 4.A need not be completed or reproduced.*

☐ To the extent that funds are available, the allowed amount of the following unsecured claims, such as co-signed unsecured debts, will be paid before other, unclassified, unsecured claims. The claim shall be paid interest at the rate stated below. If no rate is stated, the interest rate set forth in the proof of claim shall apply.

Name of Creditor	Reason for Special Classification	Estimated Amount of Claim	Interest Rate	Estimated Total Payment

**B. Remaining allowed unsecured claims will receive a pro-rata distribution of funds remaining after payment of other classes.****5. EXECUTORY CONTRACTS AND UNEXPIRED LEASES.** *Check one of the following two lines.*

☐ None. *If "None" is checked, the rest of § 5 need not be completed or reproduced.*

☒ The following contracts and leases are assumed (and arrears in the allowed claim to be cured in the plan) or rejected:

Name of Other Party	Description of Contract or Lease	Monthly Payment	Interest Rate	Estimated Arrears	Total Plan Payment	Assume or Reject
JP MORGAN CHASE	AUTO	242.26	N/A	-0-	N/A	ASSUME

**6. VESTING OF PROPERTY OF THE ESTATE.**

**Property of the estate will vest in the Debtor upon**

*Check the applicable line:*

- ☐ plan confirmation.
- ☐ entry of discharge.
- ☒ closing of case.

**7. DISCHARGE: (Check one)**

- ☒ The debtor will seek a discharge pursuant to § 1328(a).
- ☐ The debtor is not eligible for a discharge because the debtor has previously received a discharge described in § 1328(f).

**8. ORDER OF DISTRIBUTION:**

If a pre-petition creditor files a secured, priority or specially classified claim after the bar date, the Trustee will treat the claim as allowed, subject to objection by the Debtor.

Payments from the plan will be made by the Trustee in the following order:

Level 1: \_\_\_\_\_

Level 2: \_\_\_\_\_

Level 3: \_\_\_\_\_

Level 4: \_\_\_\_\_

Level 5: \_\_\_\_\_

Level 6: \_\_\_\_\_

Level 7: \_\_\_\_\_

Level 8: \_\_\_\_\_

*If the above Levels are filled in, the rest of § 8 need not be completed or reproduced.* If the above Levels are not filled-in, then the order of distribution of plan payments will be determined by the Trustee using the following as a guide:

Level 1: Adequate protection payments.

Level 2: Debtor's attorney's fees.

Level 3: Domestic Support Obligations.

Level 4: Priority claims, pro rata.

Level 5: Secured claims, pro rata.

Level 6: Specially classified unsecured claims.

Level 7: Timely filed general unsecured claims.

Level 8: Untimely filed general unsecured claims to which the Debtor has not objected.

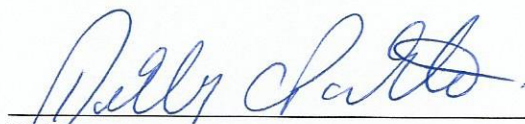
## 9. NONSTANDARD PLAN PROVISIONS

**Include the additional provisions below or on an attachment. Any nonstandard provision placed elsewhere in the plan is void. (NOTE: The plan and any attachment must be filed as one document, not as a plan and exhibit.)**

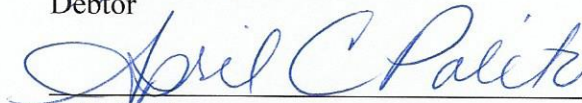
Dated: 3/18/2021



\_\_\_\_\_  
Attorney for Debtor



\_\_\_\_\_  
Debtor



\_\_\_\_\_  
Joint Debtor

By filing this document, the debtor, if not represented by an attorney, or the Attorney for Debtor also certifies that this plan contains no nonstandard provisions other than those set out in § 9.

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3  
4 UNITED STATES BANKRUPTCY COURT  
5 MIDDLE DISTRICT OF PENNSYLVANIA  
6 WILKES BARRE DIVISION

7 IN RE:

8 TERRY CHARLES POLITO  
9 APRIL CAROLYN POLITO

CASE NO: 5:20-02330

**DECLARATION OF MAILING  
CERTIFICATE OF SERVICE**

Chapter: 13

11  
12 On 3/25/2021, I did cause a copy of the following documents, described below,  
13 NOTICE OF OBJECTIONS AND CONFIRMATION HEARING  
14 1ST AMENDED CHAPTER 13 PLAN

15  
16  
17  
18  
19 to be served for delivery by the United States Postal Service, via First Class United States Mail, postage prepaid, with  
20 sufficient postage thereon to the parties listed on the mailing list exhibit, a copy of which is attached hereto and  
incorporated as if fully set forth herein.

21 I caused these documents to be served by utilizing the services of BK Attorney Services, LLC d/b/a certificateofservice.  
22 com, an Approved Bankruptcy Notice Provider authorized by the United States Courts Administrative Office, pursuant  
to Fed.R.Bankr.P. 9001(9) and 2002(g)(4). A copy of the declaration of service is attached hereto and incorporated as  
if fully set forth herein.

23 Parties who are participants in the Courts Electronic Noticing System ("NEF"), if any, were denoted as having been  
24 served electronically with the documents described herein per the ECF/PACER system.

25 DATED: 3/25/2021

26 /s/ Bradley Warren Weidenbaum, Esq.  
27 Bradley Warren Weidenbaum, Esq. 85241  
Bradley Warren Weidenbaum - Attorney at Law  
PO Box 721  
Brodheads ville, PA 18322  
570 992 3900

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2  
3  
4 UNITED STATES BANKRUPTCY COURT  
5 MIDDLE DISTRICT OF PENNSYLVANIA  
6 WILKES BARRE DIVISION

7 IN RE:

8 TERRY CHARLES POLITO  
9 APRIL CAROLYN POLITO

CASE NO: 5:20-02330

**CERTIFICATE OF SERVICE  
DECLARATION OF MAILING**

Chapter: 13

10  
11 On 3/25/2021, a copy of the following documents, described below,  
12 NOTICE OF OBJECTIONS AND CONFIRMATION HEARING  
13 1ST AMENDED CHAPTER 13 PLAN

14  
15  
16  
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19 were deposited for delivery by the United States Postal Service, via First Class United States Mail, postage prepaid, with sufficient  
20 postage thereon to the parties listed on the mailing list exhibit, a copy of which is attached hereto and incorporated as if fully set forth  
21 herein.

22 The undersigned does hereby declare under penalty of perjury of the laws of the United States that I have served the above  
23 referenced document(s) on the mailing list attached hereto in the manner shown and prepared the Declaration of Certificate of  
24 Service and that it is true and correct to the best of my knowledge, information, and belief.

25 DATED: 3/25/2021

26  
27  
28  


Jay S. Jump  
BK Attorney Services, LLC  
d/b/a certificateofservice.com, for  
Bradley Warren Weidenbaum, Esq.  
Bradley Warren Weidenbaum - Attorney at Law  
PO Box 721  
Brodheads ville, PA 18322

PARTIES DESIGNATED AS "EXCLUDE" WERE NOT SERVED VIA USPS FIRST CLASS MAIL  
PARTIES WITH A '+' AND DESIGNATED AS "CM/ECF E-SERVICE" RECEIVED ELECTRONIC NOTICE THROUGH THE CM/ECF SYSTEM

CASE INFO

LABEL MATRIX FOR LOCAL NOTICING  
03145  
CASE 5-20-BK-02330-HWV  
MIDDLE DISTRICT OF PENNSYLVANIA  
WILKES-BARRE  
THU MAR 25 13-59-52 EDT 2021

BANK OF AMERICA  
ATTN BANKRUPTCY  
4909 SAVARESE CIR  
TAMPA FL 33634-2413

BANK OF AMERICA  
PO BOX 982238  
EL PASO TX 79998-2238

BANK OF AMERICA NA  
P O BOX 982284  
EL PASO TX 79998-2284

JPMORGAN CHASE BANK N A  
BANKRUPTCY MAIL INTAKE TEAM  
700 KANSAS LANE FLOOR 01  
MONROE LA 71203-4774

CITIBANK  
CITICORP CREDIT SRVSCENTRALIZED BK DEF  
PO BOX 790034  
SAINT LOUIS MO 63179-0034

CITICARDS CBNA  
PO BOX 6217  
SIOUX FALLS SD 57117-6217

CONSTAR FINANCIAL SERVICES LLC  
10400 N 25TH AVE STE 100  
PHOENIX AZ 85021-1610

CHARLES J DEHART III TRUSTEE  
8125 ADAMS DRIVE SUITE A  
HUMMELSTOWN PA 17036-8625

DISCOVER BANK  
DISCOVER PRODUCTS INC  
PO BOX 3025  
NEW ALBANY OH 43054-3025

DISCOVER FIN SVCS LLC  
PO BOX 15316  
WILMINGTON DE 19850-5316

DISCOVER FINANCIAL  
ATTN BANKRUPTCY  
PO BOX 3025  
NEW ALBANY OH 43054-3025

ADAM BRADLEY HALL  
MANLEY DEAS KOCHALSKI  
PO BOX 165028  
COLUMBUS OH 43216-5028

HYUNDAI CAPITAL AMERIC  
10550 TALBERT AVE  
FOUNTAIN VALLEY CA 92708-6032

HYUNDAI LEASE TITLING TRUST  
PO BOX 20809  
FOUNTAIN VALLEY CA 92728-0809

HYUNDAI MOTOR FINANCE  
ATTN BANKRUPTCY  
PO BOX 20809  
FOUNTAIN VALLEY CA 92728-0809

JPMORGAN CHASE BANK NA  
NATIONAL BANKRUPTCY DEPARTMENT  
PO BOX 29505 AZ1-5757  
PHOENIX AZ 85038-9505

JPMCB AUTO  
PO BOX 901003  
FORT WORTH TX 76101-2003

LVNV FUNDING LLC  
RESURGENT CAPITAL SERVICES  
PO BOX 10587  
GREENVILLE SC 29603-0587

MT BANK  
LEGAL DOCUMENT PROCESSING  
626 COMMERCE DRIVE  
AMHERST NY 14228-2307

M T BANK MORTGAGE  
PO BOX 900  
MILLSBORO DE 19966-0900

PENNSYLVANIA DEPARTMENT OF REVENUE  
BANKRUPTCY DIVISION  
PO BOX 280946  
HARRISBURG PA 17128-0946

PNC BANK RETAIL LENDING  
P O BOX 94982  
CLEVELAND OH 44101-4982

CM/ECF E-SERVICE  
(+) APRIL CAROLYN POLITO  
106 PEGGY LANE  
KUNKLETOWN PA 18058-7726

CM/ECF E-SERVICE  
(+) TERRY CHARLES POLITO  
106 PEGGY LANE  
KUNKLETOWN PA 18058-7726

CM/ECF E-SERVICE  
(+) UNITED STATES TRUSTEE  
228 WALNUT STREET SUITE 1190  
HARRISBURG PA 17101-1722

JAMES WARMBRODT  
701 MARKET STREET SUITE 5000  
PHILADEPHIA PA 19106-1541



PARTIES DESIGNATED AS "EXCLUDE" WERE NOT SERVED VIA USPS FIRST CLASS MAIL  
PARTIES WITH A '+' AND DESIGNATED AS "CM/ECF E-SERVICE" RECEIVED ELECTRONIC NOTICE THROUGH THE CM/ECF SYSTEM

BRADLEY WARREN WEIDENBAUM  
PO BOX 721  
BRODHEADSVILLE PA 18322-0721

WELLS FARGO  
CREDIT  
BUREAU DISPUTE  
DES MOINES IA 50301

WELLS FARGO BANK NA  
ATTN BANKRUPTCY  
1 HOME CAMPUS MAC X2303-01A  
DES MOINES IA 50328-0001

WELLS FARGO BANK NA  
WELLS FARGO CARD SERVICES  
PO BOX 10438 MAC F8235-02F  
DES MOINES IA 50306-0438

ADDRESSES WHERE AN EMAIL IS PRESENT WERE SERVED VIA "CM/ECF E-SERVICE" THROUGH THE UNITED STATES BANKRUPTCY COURT'S NOTICE OF ELECTRONIC FILING ("NEF") SYSTEM.

United States Trustee  
228 Walnut Street, Suite 1190  
Harrisburg, PA 17101  
(Asst. U.S. Trustee)

ustregion03.ha.ecf@usdoj.gov

Terry Charles Polito  
106 Peggy Lane  
Kunkletown, PA 18058-7728  
(Debtor 1)  
represented by:  
Bradley Warren Weidenbaum  
PO Box 721  
Brodheadsville, PA 18322  
  
weidenbaumlaw@gmail.com

April Carolyn Polito  
106 Peggy Lane  
Kunkletown, PA 18058-7728  
(Debtor 2)  
represented by:  
Bradley Warren Weidenbaum  
PO Box 721  
Brodheadsville, PA 18322  
  
weidenbaumlaw@gmail.com

(Creditor)  
Lakeview Loan Servicing LLC  
represented by:  
James Warmbrodt  
701 Market Street Suite 5000  
Philadelphia, PA 19106

jwarmbrodt@kmlawgroup.com

Karina Velter  
Manley Deas Kochalski, LLC  
PO Box 165028  
Columbus, OH 43216-5028  
  
amps@manleydeas.com

(Creditor)  
JPMorgan Chase Bank, N.A.  
represented by:  
Adam Bradley Hall  
Manley Deas Kochalski  
P.O. Box 165028  
Columbus, OH 43216-5028  
  
amps@manleydeas.com

(Trustee)  
8125 Adams Drive, Suite A  
Hummelstown, PA 17036  
  
dehartstaff@pamd13trustee.com